



Real Estate Appraisers E&O Insurance
 Inspectors Liability E&O Insurance
 Real Estate Agents & Brokers E&O Insurance
 Mortgage Field/Property Preservation E&O Insurance
 Energy Raters/Auditors E&O Insurance
 General Liability and E&O Insurance for all Professions



OREP specializes in placing **errors and omissions insurance** for *real estate appraisers, home inspectors, real estate agents and brokers, mortgage field service professionals, mortgage brokers, title and others*. OREP offers the lowest rates on appraiser's insurance with same day coverage & confirmation (most cases).

[Click here for our Frequently Asked Questions](#)

Appraisers Errors & Omissions Insurance

Group or Company Coverage

If you are interested in obtaining a policy for two or more appraisers, including trainees and staff, and/or if you do any real estate sales/brokering, please click [here](#). This policy covers appraising and real estate sales/brokering.

Individual Appraisers Coverage

To cover only one appraiser for appraising only, please click on your **Resident State** below for the premiums/application for your state. See below for tips on completing the application. *The premiums in the table below apply to most states.*

This program requires that appraisers be licensed and have no claims or disciplinary actions against them in the past five years. If you have had a claim or disciplinary action filed against you, please use this [application](#) and submit along with complete details of the claim/disciplinary action.

Individual Appraiser Program Highlights

- "A++" Carrier
- \$500 deductible
- Lowest premiums
- Same day coverage, no waiting for a quote
- Beginning Appraisers Qualify (if you've passed your state test)
- Includes Prior Acts (for qualified applicants, include your current policy's declarations page with application)
- Coverage for Commercial Work
- Includes all [benefits](#) of membership, including a subscription to [Working RE Magazine](#)
- Same Day Financing Available (minimum premium is \$500, click for [financing information](#))

Important Tips for Completing the Application - Please type or print clearly.

- Complete page one with your contact information and answer every question.
 - > Questions 1-4 will let you know if you qualify for this program. If you mark 'false' on any of these questions, please use this [application](#) and submit along with complete details of the claim/disciplinary action.
 - > Questions 5-7 determine which rate you qualify for. If you mark 'false' to any of these questions, please use the Commercial rate.
 - > If you put a PO Box on your application, please include a physical address on a separate piece of paper.
- Sign and date page two of the application.

Errors & Omissions Programs

Appraisers E&O Insurance
 Home Inspectors E&O Insurance
 RE Agents/Brokers E&O Insurance
 Mortgage Field E&O Insurance
 Energy Raters/Auditors E&O Insurance
 Business Owner's Policy
 Worker's Compensation Insurance

WHO WE ARE

OREP BENEFITS

AFFILIATES APPLICATION

WORKING RE MAGAZINE

EDUCATION NETWORK

FREQUENTLY ASKED QUESTIONS

"I am so pleased with your service and thoroughness. Thank you very much for being so responsible with our money and our E&O insurance. Although I have never had a claim, my confidence level in this process has increased. It is no surprise that several appraisers recommended your company to me. GREAT JOB!"

- If you have current coverage in place with a company other than OREP, please include a copy of your expiring Declarations Page to retain prior acts coverage.
- After completion, save the document (otherwise it will arrive blank) and then submit with payment, checks made out to OREP. If you are using Adobe Reader, please print the completed application, sign it and then submit. Fax: 619-704-0793; Email: appraisers@orep.org. ([Financing is available.](#))

What you can Expect

- If your application is received, a confirmation receipt will be emailed to you. If your application is incomplete, an agent will contact you immediately. If you do not hear from OREP within one business day please call us.
- Declarations pages and policies are emailed within 2 to 5 business days. Coverage is NOT bound until a binder/declarations page is issued.
- If you need expedited processing, please email your request to appraisers@orep.org.
- Confirmation letters for proof of coverage, prior to issuance of your Binder/Declarations page, are available upon request. Email appraisers@orep.org and one will be issued.

>>Click your Resident State. If application fails to open please contact OREP.

Alabama	Idaho	Michigan	New York*	Tennessee
Arizona	Illinois	Minnesota	North Carolina	Texas
Arkansas	Indiana	Mississippi	North Dakota	Utah
California	Iowa	Missouri	Ohio	Vermont
Colorado	Kansas	Montana	Oregon	Virginia
Connecticut	Kentucky	Nebraska	Oklahoma	Washington
Delaware	Louisiana*	Nevada	Pennsylvania	Washington DC
Florida	Maine	New Hampshire	Rhode Island	West Virginia
Georgia	Maryland	New Jersey	South Carolina	Wisconsin
Hawaii	Massachusetts	New Mexico	South Dakota	Wyoming

* LA and NY insurance policies require quoting, which may take 2-3 business days. If application above fails to open please click [here](#).

Premiums vary by state. Premiums in this table are for most states.

Premiums	Residential	Commercial
Per Claim/Annual Aggregate*	Most States	Most States
\$300,000 / \$600,000	\$455	\$537
\$500,000 / \$1,000,000	\$520	\$613
\$1,000,000 / \$2,000,000	\$590	\$694

*A standard deductible of \$500 per claim/\$1,000 aggregate will included in each policy.

**To avoid delays, please type or print clearly when completing the application.

Note: PDF and Word applications can be completed online by typing data directly into the form. After completion, simply save the document and submit via email or fax. If you are using a free version of Acrobat, please print the completed application before emailing/faxing, otherwise it will arrive blank.

Call or email us with any questions: (888) 347-5273 or appraisers@orep.org.

Fax: (619) 704-0793 (preferred) or alternate fax: (619) 269-3884.

We answer the phone!

Agent/Broker: David Brauner/David Brauner Insurance Services - Calif. Ins. license #0C89873. Licensed in 49 states. Please call for license number in your state.

Contact us

appraisers@orep.org

Ph: (888) 347-5273

Fax: (619) 704-0793 (preferred) or (619) 269-3884 (alternate)

[Click to learn more about Surplus Lines](#)

General Liability Insurance is available

Please ask your agent for details.

"Just a quick thank you for taking my two phone calls. It's rare these days to get excellent

-Appraiser, Richmond, VA

OREP Mission: To be the best insurance resource for real estate professionals; to follow the Golden Rule by treating all who contact us for help as we would expect to be treated: with honesty, courtesy and efficiency.

General Liability and E&O Insurance for all Professions

Real Estate Appraisers E&O Insurance
Inspectors Liability E&O Insurance
Real Estate Agents & Brokers E&O Insurance
Mortgage Field/Property Preservation E&O Insurance
Energy Raters/Auditors E&O Insurance

E&O Insurance from OREP

customer service AND a live person when investigating products and services. I really felt like your staff was empowered to make decisions and comments regarding questions they were confident/competent with and also felt like they were empowered to pass the questions up a level if they were unsure. The speed at which I moved from Jennifer to Maria, and subsequently from Maria up to you was something I haven't experienced in this age of automation and voice prompts. You and your staff have made a tremendous first and second impression on me..." - Ken Snyder

Member Benefits

- Working RE Magazine FREE subscription
- Purchase AMC Directory
- Appraisals & Identity Security Solution
- Bank Appraisers Needed
- Group Medical Insurance (California residents)
- Appraiser's Guide to Energy Auditing/Rating
- Introduction to Energy Auditing Webinar
- FHA Appraiser Inspection Course, Checklist and eManual
- Lower Prices from your Favorite Suppliers
- Benefits Page

Receive fast, personal service from the OREP staff who have been serving appraisers, inspectors and other real estate professionals for over 16 years.
(David Brauner: Calif. Insurance License 0C89873)

Click Errors and Omissions Programs at right for more information and applications or call us
Toll Free: (888) 347-5273. We're here to help!

Link to OREP - Your Number 1 E&O Insurance Resource For Real Estate Professionals!

Offering Real Estate Appraisers Professional Liability Errors and Omissions or
E&O Insurance - Inspectors Professional Liability Errors Omissions or E&O
Insurance

For Real Estate Agents & Brokers Professional Liability or E&O Insurance-
Mortgage Brokers and Bankers Professional Liability or E&O Insurance

E&O Insurance Applications for Appraisers: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington DC, West Virginia, Wisconsin, Wyoming